

Information to identify the case:

Debtor 1

Georges William Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0134

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **18-20418-JKS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Georges William Jr.

12/2/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Georges William, Jr.
Debtor

Case No. 18-20418-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 02, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2022:

Recip ID	Recipient Name and Address
db	+ Georges William, Jr., 78 Warwick Street, East Orange, NJ 07017-5021
cr	+ AIS Portfolio Services, LP Attn: BMW Bank of North, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ LAKEVIEW LOAN SERVICING, LLC C/O FLAGSTAR BANK, FS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517547511	#+ FRENKEL LAMBERT WEISS WEISMAN & GORDON, 80 Main Street Suite 460, West Orange, NJ 07052-5414
517680163	+ LAKEVIEW LOAN SERVICING, LLC, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
517547513	+ Vital Recovery Services LLC, PO Box 923748, Norcross, GA 30010-3748

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 02 2022 19:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 02 2022 19:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517556261	+ EDI: AISACG.COM	Dec 03 2022 00:18:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517633464	+ EDI: AISACG.COM	Dec 03 2022 00:18:00	BMW Bank of North America, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
517547504	EDI: BMW.COM	Dec 03 2022 00:18:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
517547505	Email/Text: caineweiner@ebn.phinsolutions.com	Dec 02 2022 19:22:00	Caine & Weiner, Attn: Bankruptcy, Po Box 5010, Woodland Hills, CA 91365
517547507	Email/Text: BKelectronicnotices@cenlar.com	Dec 02 2022 19:22:00	Cenlar, Attn: Foreclosure, 425 Phillips Blvd, Ewing, NJ 08618-1430
517547506	+ EDI: CAPITALONE.COM	Dec 03 2022 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517594837	EDI: CAPITALONE.COM	Dec 03 2022 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517547508	+ Email/Text: mediamanagers@clientservices.com	Dec 02 2022 19:21:00	Clint Services Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
517547509	+ EDI: WFNNB.COM	Dec 03 2022 00:18:00	Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517547510	+ EDI: CONVERGENT.COM	Dec 03 2022 00:18:00	Convergent Outsourcing, Inc, Po Box 9004,

District/off: 0312-2

User: admin

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Date Rcvd: Dec 02, 2022

Form ID: 3180W

Total Noticed: 24

518974109	Email/Text: cashiering-administrationservices@flagstar.com	Dec 02 2022 19:22:00	Renton, WA 98057-9004 FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
518974110	Email/Text: cashiering-administrationservices@flagstar.com	Dec 02 2022 19:22:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
517651270	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 02 2022 19:22:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517659765	EDI: Q3G.COM	Dec 03 2022 00:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517547512	+ EDI: RMSC.COM	Dec 03 2022 00:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518754897	*+	LAKEVIEW LOAN SERVICING, LLC, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven Amshen	on behalf of Debtor Georges William Jr. bankruptcy@lawpetroff.com, r62378@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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